

In re:  
William E Covington  
Seneca Covington  
Debtors

Case No. 21-10693-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 19, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William E Covington, Seneca Covington, 400 N. Charlotte Street, Pottstown, PA 19464-5312

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Plaintiff William E Covington dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Plaintiff Seneca Covington dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Seneca Covington dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com

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DAVID M. OFFEN

on behalf of Debtor William E Covington dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

JAMES RANDOLPH WOOD

on behalf of Creditor Borough of Pottstown/Pottstown Borough Authority jwood@portnoffonline.com  
jwood@ecf.inforuptcy.com

LEON P. HALLER

on behalf of Defendant PA Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

LEON P. HALLER

on behalf of Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Seneca Covington  
William E. Covington

Debtor(s)

PNC BANK, NATIONAL ASSOCIATION  
Secured Creditor

vs.

Seneca Covington  
William E. Covington

Debtor(s)

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 21-10693 ELF

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. PNC BANK, NATIONAL ASSOCIATION (hereinafter referred to as “Secured Creditor”) filed a secured Proof of Claim, Number 23, on May 25, 2021 with a total claim of \$29,274.51.

2. Secured Creditor’s Proof of Claim is secured by the Property located at 5841 Cobbs Creek Parkway, Philadelphia, PA 19143 (hereinafter referred to as “the Property”).

3. Secured Creditor filed an Objection to Debtors’ Chapter 13 Plan on June 3, 2021.

4. Now in resolution of Secured Creditor’s Objection to Debtor’s Plan, the Parties hereby agree upon the following:

- a. Debtor, William E. Covington, is an intestate heir of the original mortgagor, Elizabeth Daniels, of Secured Creditor’s Proof of Claim, who is deceased.
- b. Debtor has no interest or intent in raising or probating an estate for Elizabeth Daniels.
- c. Debtor has no interest in obtaining or retaining the Property securing Secured Creditor’s Proof of Claim.

- d. Debtor is not personally liable for secured claim.
  - e. Therefore, the Property is not a part of the bankruptcy estate within the underlying bankruptcy.
  - f. Therefore, the automatic bankruptcy stay does not apply to any action, including any foreclosure or possession action, taken with regards to the Property and/or Secured Creditor's claim.
  - g. Upon Court approval of this Stipulation, Secured Creditor shall withdraw its Objection to Confirmation.
  - h. This Stipulation does not dismiss Debtor as a defendant within the pending foreclosure action.
5. The Parties agree that a facsimile signature shall be considered an original signature.

Date: August 13, 2021

/s/Rebecca A. Solarz, Esq.  
Rebecca A. Solarz, Esq.  
Attorney for Secured Creditor

Date: August 17, 2021

/s/ David M. Offen, Esquire  
David M. Offen Esq.  
Attorney for Debtor(s)

*\*No objection to its  
terms, without prejudice  
to any of our rights and  
remedies*

Date: August 18, 2021

/s/ LeRoy W. Etheridge, Esquire, for\*  
William C. Miller Esq.  
Chapter 13 Trustee

## **ORDER**

Approved by the Court this 19<sup>th</sup> day of August, 2021, except for subparagraphs e. and f.

Instead, relief from the automatic stay is granted pursuant to 11 U.S.C. §362(d) and by agreement, to permit the Secured Creditor to exercise its *its rem* rights under applicable nonbankruptcy law with respect to the Property.



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**